

REMARKS

Applicant has amended Claims 1, 11 and 21 to more clearly point out the present inventive concept. Applicant has added new Claims 31 - 40. Reconsideration and favorable action is respectfully requested.

The Examiner has removed the 35 U.S.C. § 112 objection. Applicant notes with appreciation for the removal of this objection.

With respect to the remaining claims, the Examiner is again rejecting claims 1-5, 7-15 and 17-30 under 35 U.S.C. § 103(a) in view of the *Rhoads* and *Kramer et al.* references. Further, the Examiner is utilizing a new reference, the *Morrison* reference. The Examiner referred to the reference as "NPL see 892." The Applicant received a three page print-out from a browser which indicated a title "Visa sets up website to encourage online buyers; [2 Edition]," which had noted therein a date of August 24, 2000 and a page number of "22." There is also a section referred to as "jump to full text." At the bottom of the page, there was indicated the full text aspect as being "321" words in length and had a copyright noted as being August 24, 2000.

The Examiner is utilizing this reference in the first paragraph on page 5 of the office action that sets forth as follows:

The combination of Rhoads/Kramer teach accessing account information at a credit card company and using provided links to access vendors, but does not specifically mention that the a transaction is taking place with the connection to the credit card company. Morrison teaches a web site www.shopwithvisa.co.nz where online merchants are accessed to encourage secure transaction. It would have been obvious to a persona having ordinary skill in the art at the time of the invention to include in Rhoads/Kramer conducting transaction from the credit card company web site, because this would provide greater security and increase the comfort level of people shopping on the internet, thus increasing revenue.

The purpose for utilizing *Morrison* is that the Examiner considers that it would have been obvious to a person skilled in the art to include the step of "conducting transaction from the credit card company website, because this would provide greater security and increase the comfort level of people shopping on the internet, thus increasing revenue." However, the main reason for conducting the transaction is to facilitate and complete a transaction wherein the credit card company is the

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means to facilitate such completion of the credit card transaction by transferring money from one account to another. One could use other means, such as PayPal ® to complete this transaction. The only issue is that this particular financial institution or institution that facilitates the completion of the transaction have stored thereat personal account information that has incorporated therein hyperlinks to various vendors. Thus, when the credit card company code is scanned, information is immediately returned to the user regarding account information, and the vendor hyperlinks are displayed. This is utilized to initiate a transaction directly with a hyperlink but, in association with this connection, there is also provided a portal that is open to the credit card company. As such, a transaction can be facilitated. The *Morrison* reference merely makes reference to the fact that “Mr. Kearney said the merchant’s link to Visa New Zealand site met a high standard of business practice and integrity, covering consumer privacy, customer service, and data and payment security.” This article refers to the use of the Visa website by a merchant. It is true that merchants do utilize a Visa website to complete a transaction, but the manner in which it is done, as set forth in the claims, is neither suggested nor taught by the *Morrison* reference. Therefore, Applicant believes that the combination of scanning or inputting a unique code into a system which then accesses personal information having embedded therein hyperlinks or routes to vendors, followed by accessing that vendor which, in association therewith, allows access to the credit card company in direct response thereto with the final result being to compile the transaction is not suggested nor taught by the combination of *Rhoads*, *Kramer*, and *Morrison*. Therefore, Applicant respectfully requests withdrawal of the 35 U.S.C. § 103 rejection with respect to claims 1-5, 7-15 and 17-30.

Claims 6 and 16 stand rejected under 35 U.S.C. § 103 (a) as being unpatentable over *Rhoads* in view of *Kramer* and *Morrison* in further in view of Official Notice. This rejection is respectfully traversed.

The Examiner has added the aspect of Official Notice as noting that it would have been obvious to a person having ordinary skill in the art to use a wireless scanner, because this would provide mobility and allow a person to scan a heavy object, thus providing more efficiency to the system. Applicant notes that wireless scanners are, in fact, known in the art, but the use of a wireless scanner in this type of system is not believed to be known. The Examiner has asked Applicant to provide statements as to why this is not considered to be common knowledge or well known in the art. The fact that a wireless scanner is provided to scan products does not necessarily mean that this wireless scanner would be utilized in the combination noted herein above. As such, Applicant believes that more is needed than official notice to support this rejection.

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New claims 31-40 have been added, which mirror claims 21-30. No new matter is believed to have been added in these claims.

Applicant has now made an earnest attempt in order to place this case in condition for allowance. For the reasons stated above, Applicant respectfully requests full allowance of the claims as amended. Please charge any additional fees or deficiencies in fees or credit any overpayment to Deposit Account No. 20-0780/PHLY-25,340 of HOWISON & ARNOTT, L.L.P.

Respectfully submitted,
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